



State of Utah

GARY R. HERBERT

Governor

GREG BELL

Lieutenant Governor

NEAL T. GOOCH

Insurance Commissioner

Insurance Department

State of Utah Title and Escrow Commission Meeting Meeting Information

Date: May 14, 2012

Time: 10:00 AM

Place: East Bldg, Spruce Room

MEMBERS

COMMISSION MEMBERS

Chair, Dirk Keyes

Jerry M. Houghton, *Tooele Cnty*

Co-Chair, Cortlund G. Ashton, *Salt Lake Cnty*

Larry Turner Blake, *Washington, Cnty*

Kirk Donald Smith, *Weber Cnty*

DEPARTMENT STAFF

Perri Babalis, *AG Counsel*

Brett Barratt, *Deputy Comm.*

Mark Kleinfeld, *ALJ*

Suzette Green-Wright, *MC Dir.*

Tammy Greening, *Examiner*

Adam Martin, *Examiner*

Jilene Whitby, *PIO Recorder*

AGENDA

General Session: (Open to the Public)

- **Welcome / Dirk Keyes, Chair**
- **Adopt Minutes of Previous Meeting**

Executive Session – If Needed (Closed to the Public)

- **Reports**
 - Concur with Licensee Report / Tammy
 - Concur with Complaint & Enforcement Reports / Suzette
 - Request for Dual Licensee Expedited Request:
- **Administrative Proceedings Action / ALJ**
 - **Stipulation & Order:** Daniel Alfonso Blanco, Ecase #3101
 - **Informal Adjudicative Proceeding & Order:** None
 - **Formal Adjudicative Proceeding:** None
- **Old Business**
 - Discuss Definition of Real Estate Escrow Settlements & Real Estate Closings / Cort
 - Review Comments for “Agency Supervision by Qualifying Owner or Manager Rule”
 - Review Comments for “Minimum Mandatory Search for a Real Estate Transaction”
- **New Business**
 - Discuss Commission’s Role in Title and Escrow Exam Process / Cort
- **Other Business**
- **Adjourn:**
- **Next Meeting:** June 11, 2012, Spruce Room

2012 Meetings in Spruce Room

Jan 9	Feb 13	Mar 12	Apr 9	May 14	Jun 11
Jul 9	Aug 6	Sept 10	Oct 15	Nov 19	Dec 10



State of Utah

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Insurance Commissioner

Insurance Department

State of Utah Title and Escrow Commission Meeting Meeting Information

Date: April 9, 2012

Time: 9:00 AM

Place: East Bldg, Spruce Room

MEMBERS

(Attendees = x)

COMMISSION MEMBERS

xChair, Dirk Keyes

Co Chair, Cortlund G. Ashton, Salt Lake Cnty

xKirk Donald Smith, Weber Cnty

xJerry M. Houghton, Tooele Cnty

xLarry Turner Blake, Washington, Cnty

DEPARTMENT STAFF

xPerri Babalis, AG Counsel

Tammy Greening, Examiner

xMark Kleinfeld, ALJ

xJilene Whitby, PIO Recorder

xSuzette Green-Wright, MC Dir.

Adam Martin, Examiner

PUBLIC

Jeff Wiever

Pete Stevens

B. Heiner

Canyon Anderson

Matt Sager

Caril Yamennter

Bryce Pettey

David Moore

Lincoln Schoffield

James Seaman

NON-APPROVED MINUTES

General Session: (Open to the Public)

- **Welcome** / Dirk Keyes, Chair, began meeting at 9am. He noted that Cort was sick.
- **Adopt Minutes of Previous Meeting**
Kirk made a motion to approve the minutes, Larry seconded it and the vote was unanimous.
- Jerry made a motion to move into Executive Session, Larry seconded it and the vote was unanimous. Suzette was asked to remain for part of the meeting.

Executive Session – If Needed (Closed to the Public)

- Larry made a motion at 9:45am to move back into General Session, Jerry seconded it and the vote was unanimous.

General Session

- **Reports**
 - **Concur with Licensee Report, Including Closed Investigation Rpt for February / Tammy**
Motion by Kirk to approve the report, seconded by Jerry and the vote was unanimous.
 - **Concur with Complaint & Enforcement Reports / Suzette**
Suzette noted that most of the cases on the Open investigation that were in blue are the result of a lapsed license. She also noted that for over a year no consumer complaint rose to the level of an investigation. Motion by Larry to concur, seconded by Jerry and the vote was unanimous.
 - **Request for Dual Licensee Expedited Request: Michael Young**
Motion by Larry to approve the application, seconded by Kirk and the vote was unanimous.
- **Administrative Proceedings Action / ALJ**
 - **Stipulation & Order:**

- **LSI Title Insurance Agency of Utah, Inc: Order Issued 3/15/2012** / Suzette
Suzette said the department was complying with the Commissioner's order.
- **Brian Chapin Butters, E-Case 3024**
Various complaints were filed and investigated against Mr. Butters. A hearing was set in March but Mr. Butters did not respond. As a result the department proposes that the respondent's license be revoked. Jerry made the motion to concur with the revocation, Larry seconded it and the vote was unanimous.
- **Informal Adjudicative Proceeding & Order:** None
- **Formal Adjudicative Proceeding:** None
- **Old Business**
 - **Bulletin 2012-1 Issued** / Suzette
Bulletin has been exposed.
 - **Discuss Definition of Real Estate Escrow Settlements & Real Estate Closings** / Cort
Cort was absent so the Commission postponed discussion until the next meeting.
 - **Review & Approve "Agency Supervision by Qualifying Owner or Manager Rule"** /Perri
The Commission was provided with the rule showing changes discussed in the last meeting. Kirk made the motion to approve, Larry seconded it and the vote was unanimous. Jilene will put the rule into the formal rulemaking process and expose it to public comment.
 - **Review & Approve "Minimum Mandatory Search for a Real Estate Transaction"**/Perri
The Commission was provided with the rule showing changes discussed in last meeting. Larry made the motion to approve, Jerry seconded it and the vote was unanimous. Jilene will put the rule into the formal rulemaking process and expose it to public comment.
- **New Business**
- **Adjourn:** At 10:05am Jerry made a motion to adjourn, Larry seconded it
- **Next Meeting:** May 14, 2012, Spruce Room

2012 Meetings in Spruce Room					
Jan 9	Feb 13	Mar 12	Apr 9	May 14	Jun 11
Jul 9	Aug 6	Sept 10	Oct 15	Nov 19	Dec 10

Title Agency Monthly Report

For the month of April, 2012

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
169033	HADLOCK TITLE SERVICES	4/6/2012	4/30/2014			TS
169033	HADLOCK TITLE SERVICES	4/6/2012	4/30/2014			TE
169033	HADLOCK TITLE SERVICES	4/6/2012	4/30/2014			TMR

License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
163424	GATEWAY TITLE INSURANCE AGENCY, LLC	4/27/2010	4/30/2014			TE
163424	GATEWAY TITLE INSURANCE AGENCY, LLC	4/27/2010	4/30/2014			TS
157855	HERITAGE TITLE INSURANCE AGENCY INC	4/9/2008	4/30/2014			TE
157855	HERITAGE TITLE INSURANCE AGENCY INC	4/9/2008	4/30/2014			TS
15378	RED ROCK TITLE INSURANCE AGENCY LLC	4/13/2006	4/30/2014			TE
15378	RED ROCK TITLE INSURANCE AGENCY LLC	4/13/2006	4/30/2014			TS
7760	SUN WEST TITLE INSURANCE AGENCY, INC	5/16/2002	4/30/2014			TE
7760	SUN WEST TITLE INSURANCE AGENCY, INC	5/16/2002	4/30/2014			TS
6417	WESTERN STATES TITLE CO OF DAVIS COU	5/16/2002	4/30/2014			TE
6417	WESTERN STATES TITLE CO OF DAVIS COU	5/16/2002	4/30/2014			TS

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6272	SOUTH EASTERN UTAH TITLE COMPANY	5/16/2002	3/31/2014			TE
6227	SECURITY TITLE & ABSTRACT COMPANY	5/16/2002	3/31/2014			TS
6227	SECURITY TITLE & ABSTRACT COMPANY	5/16/2002	3/31/2014			TE
6272	SOUTH EASTERN UTAH TITLE COMPANY	5/16/2002	3/31/2014			TS

Title Agency Monthly Report

For the month of April, 2012

Late License Renewal

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014			TE
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014			TS
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014			TMR

Lapse Licenses

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
162971	KOLOB TITLE AGENCY, LLC	3/1/2010	3/31/2012	3/31/2012		TE
162971	KOLOB TITLE AGENCY, LLC	3/1/2010	3/31/2012	3/31/2012		TS

Reinstated License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
6227	SECURITY TITLE & ABSTRACT COMPANY	5/16/2002	3/31/2014	4/30/2012	4/13/2012	TE
6227	SECURITY TITLE & ABSTRACT COMPANY	5/16/2002	3/31/2014	4/30/2012	4/13/2012	TS
6272	SOUTH EASTERN UTAH TITLE COMPANY	5/16/2002	3/31/2014	4/30/2012	4/11/2012	TE
6272	SOUTH EASTERN UTAH TITLE COMPANY	5/16/2002	3/31/2014	4/30/2012	4/11/2012	TS
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014	4/30/2012	4/9/2012	TE
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014	4/30/2012	4/9/2012	TS
15326	UTAH MOUNTAIN TITLE & ESCROW INSURAN	3/28/2006	3/31/2014	4/30/2012	4/9/2012	TMR

Title Individual Monthly Report

For the month of April, 2012

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1489308	MARY LYNN MARQUEZ	04-05-2012	08-31-2014			TS
1487024	ALIESHA CHRISTINE PORTER	04-24-2012	09-30-2014			TE
1458442	LANA M SOELBERG	04-25-2012	05-31-2014			TE
1489896	ERIN TWIGGS	04-19-2012	04-30-2014			TS
1489308	MARY LYNN MARQUEZ	04-05-2012	08-31-2014			TMR
1465193	TRACY DAINE BEHLING	04-11-2012	01-31-2015			TE
1489308	MARY LYNN MARQUEZ	04-05-2012	08-31-2014			TE
1490376	KRYSTLE LYN LAMOREAUX	04-27-2012	09-30-2014			TE
1482005	GWEN HASKETT	04-03-2012	04-30-2014			TMR
1484234	HAILEY F EAGAN	04-19-2012	04-30-2014			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1350604	RADONA LAREE MAJORS	02-15-2008	04-30-2014			TE
125874	KILEY M KRAMER	03-03-2006	04-30-2014			TE
50888	JANET ELAINE CAPITO	05-16-2002	04-30-2014			TE
39513	RUSSELL J NANCE	05-16-2002	04-30-2014			TMR
31256	KATHRYN S ELLIOTT	05-16-2002	04-30-2014			TE
37314	LAURA L LEE	05-16-2002	04-30-2014			TE

Title Individual Monthly Report

For the month of April, 2012

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
145054	J. RANDALL RICHARDS	06-28-2007	04-30-2014			TE
138429	CHRISTIE LYN MACDONALD-RICE	03-31-2008	04-30-2014			TE
35739	RANDALL L CHILDS	05-16-2002	04-30-2014			TE
121970	WENDY A MEDLEY	11-30-2005	04-30-2014			TE
39274	TAWANNEE A KOLB	05-16-2002	04-30-2014			TS
39436	KELLY J RASMUSSEN	05-16-2002	04-30-2014			TMR
39513	RUSSELL J NANCE	05-16-2002	04-30-2014			TE
39274	TAWANNEE A KOLB	05-16-2002	04-30-2014			TE
44810	TAMRA LEE	05-16-2002	04-30-2014			TE
39315	STERLING T CRANDALL	05-16-2002	04-30-2014			TS
45559	DOUGLAS R BACK	05-16-2002	04-30-2014			TE
45559	DOUGLAS R BACK	05-16-2002	04-30-2014			TS
98582	JUSTIN LEE BAXTER	03-05-2004	04-30-2014			TS
39180	ALLAN M BOLDT	05-16-2002	04-30-2014			TE
46297	BECKY GOURLEY	05-16-2002	04-30-2014			TE
40755	TODD J CHRISTENSEN	05-16-2002	04-30-2014			TS
45210	RANDALL N DAY	05-16-2002	04-30-2014			TS
146017	JEFFREY QUINN CARDON	06-13-2007	04-30-2014			TE
5229	CATHERINE M DALYAI	05-16-2002	04-30-2014			TE
50888	JANET ELAINE CAPITO	05-16-2002	04-30-2014			TS

Title Individual Monthly Report

For the month of April, 2012

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
46306	BRIAN A COLEMAN	05-16-2002	04-30-2014			TS
39180	ALLAN M BOLDT	05-16-2002	04-30-2014			TS
137793	MAILE PUA O` KINA CHU	04-04-2008	04-30-2014			TE
14520	RON E BROWN	05-16-2002	04-30-2014			TS
35739	RANDALL L CHILDS	05-16-2002	04-30-2014			TS
75663	SHAWN K PICKETT	05-16-2002	04-30-2014			TE
146017	JEFFREY QUINN CARDON	06-13-2007	04-30-2014			TS
45210	RANDALL N DAY	05-16-2002	04-30-2014			TE
125827	LAWRIE H GREENE	03-06-2006	04-30-2014			TE
133149	KIRK R NORD	08-25-2006	04-30-2014			TE
1416601	JEANNIE SAMPSON	03-03-2010	04-30-2014			TE
92097	CHELSEY DAWN ROSANDER	07-10-2003	04-30-2014			TS
92097	CHELSEY DAWN ROSANDER	07-10-2003	04-30-2014			TE
145054	J. RANDALL RICHARDS	06-28-2007	04-30-2014			TS
32387	TIMOTHY C GRUBB	05-16-2002	04-30-2014			TE
32653	JONI E SIMMONS	05-16-2002	04-30-2014			TE
42605	CLINT B WILSON	05-16-2002	04-30-2014			TS
45845	RONALD KEITH THOMPSON	05-16-2002	04-30-2014			TS
1358498	VIRGINIA IRENE GREGORY	04-03-2008	04-30-2014			TE
16251	WILLIAM W SHELTON	05-16-2002	04-30-2014			TS

Title Individual Monthly Report

For the month of April, 2012

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
46297	BECKY GOURLEY	05-16-2002	04-30-2014			TS
149518	PAUL M SPERRY	07-31-2007	04-30-2014			TS
42605	CLINT B WILSON	05-16-2002	04-30-2014			TE
92447	JUDD RYAN WILLIAMS	07-22-2003	04-30-2014			TE
1369567	TODD L. WILKERSON	01-26-2009	04-30-2014			TS
1369567	TODD L. WILKERSON	01-26-2009	04-30-2014			TE
116947	LACY KAY WEBB	08-10-2005	04-30-2014			TMR
1357273	CAMILLA D. TRILLO	03-17-2008	04-30-2014			TE
23900	SCOTT W RICHARDS	05-16-2002	04-30-2014			TE
36274	MICHAEL L HENDRY	05-16-2002	04-30-2014			TS
46306	BRIAN A COLEMAN	05-16-2002	04-30-2014			TE
75663	SHAWN K PICKETT	05-16-2002	04-30-2014			TS
39436	KELLY J RASMUSSEN	05-16-2002	04-30-2014			TE
50273	ANNETTE MILLER	05-16-2002	04-30-2014			TE
126828	ROBERT F GOODSON	03-27-2006	04-30-2014			TMR
92780	DEANNA L KINSEY	08-01-2003	04-30-2014			TE
116851	RANDY D KIDMAN	08-08-2005	04-30-2014			TE
118006	LINCOLN C SCOFFIELD	09-07-2005	04-30-2014			TE
40279	MARK G JARVIS	05-16-2002	04-30-2014			TE
33393	KEVIN S PARKE	05-16-2002	04-30-2014			TE

Title Individual Monthly Report

For the month of April, 2012

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
36274	MICHAEL L HENDRY	05-16-2002	04-30-2014			TE
31728	KRISTY GUNNELL	05-16-2002	04-30-2014			TMR
118006	LINCOLN C SCOFFIELD	09-07-2005	04-30-2014			TS
32387	TIMOTHY C GRUBB	05-16-2002	04-30-2014			TS
149518	PAUL M SPERRY	07-31-2007	04-30-2014			TE
100940	JACKIE L SNEYD	04-16-2004	04-30-2014			TE
52970	TOMMIE W SISK	05-16-2002	04-30-2014			TS
52970	TOMMIE W SISK	05-16-2002	04-30-2014			TE
37741	BRAD K STAPLEY	05-16-2002	04-30-2014			TS
44483	CAMILLE KEYS	05-16-2002	04-30-2014			TS

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1393413	LAMARR JEFFREY POULTON	05-28-2009	04-30-2014			TS
39163	CANDICE MICHELE CARROLL	05-16-2002	04-30-2014			TE
1393413	LAMARR JEFFREY POULTON	05-28-2009	04-30-2014			TE

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
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Title Individual Monthly Report

For the month of April, 2012

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
50998	CHRISTOPHER DURLING	05-16-2002	03-31-2012	4/30/2012		TMR
1397473	NATHAN J JENSEN	08-02-2009	03-31-2012	4/30/2012		TE
1397473	NATHAN J JENSEN	08-02-2009	03-31-2012	4/30/2012		TS
1404622	BRIAN MICHAEL JONES	12-08-2009	03-31-2012	4/30/2012		TE
1404752	JEREMY S BROWN	01-05-2010	03-31-2012	4/30/2012		TMR
1407056	DANIELLE MARIE TRUJILLO	12-10-2009	03-31-2012	4/30/2012		TE
1341543	MICHAEL BRANDON TITUS	10-05-2007	03-31-2012	4/30/2012		TE
50998	CHRISTOPHER DURLING	05-16-2002	03-31-2012	4/30/2012		TS
1341543	MICHAEL BRANDON TITUS	10-05-2007	03-31-2012	4/30/2012		TMR
68112	ALLYSON HENDRICKS	05-16-2002	03-31-2012	4/30/2012		TE
49534	JOSEPH CAPILLI	05-16-2002	03-31-2012	4/30/2012		TS
50998	CHRISTOPHER DURLING	05-16-2002	03-31-2012	4/30/2012		TE
25797	ANDREA BURGON	05-16-2002	03-31-2012	4/30/2012		TE
148464	DANIEL ROY VOORHEES	07-19-2007	03-31-2012	4/30/2012		TS
146574	TEE W TYLER	06-22-2007	03-31-2012	4/30/2012		TMR
145428	CONNIE JO SCHULTZ	05-08-2007	03-31-2012	4/30/2012		TE
144002	MEJKEN LOWE GREENWOOD	04-12-2007	03-31-2012	4/30/2012		TE
118930	SONJA J ARELLANO	09-20-2005	03-31-2012	4/30/2012		TE
116886	JEFFREY CHRISTOPHER SIMMONS	08-08-2005	03-31-2012	4/30/2012		TMR
116773	NICOLE IRENE STRATE	08-04-2005	03-31-2012	4/30/2012		TE

Title Individual Monthly Report

For the month of April, 2012

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
113914	MARCIC ASHBY	06-20-2005	03-31-2012	4/30/2012		TE
98303	CHRISTOPHER GUEVARA	02-04-2004	03-31-2012	4/30/2012		TS
98303	CHRISTOPHER GUEVARA	02-04-2004	03-31-2012	4/30/2012		TE
88879	JOHN DURWOOD WHITESIDE	04-11-2003	03-31-2012	4/30/2012		TS
88879	JOHN DURWOOD WHITESIDE	04-11-2003	03-31-2012	4/30/2012		TMR
88879	JOHN DURWOOD WHITESIDE	04-11-2003	03-31-2012	4/30/2012		TE
49079	SUSAN W JOHNSON-MOUGENOT	10-08-2003	03-31-2012	4/30/2012		TE

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
78113	TERRELL L ZIMMERMAN	06-13-2002	04-30-2013	5/30/2011	4/27/2012	TS
69655	LESLIE PETERSON	05-16-2002	03-31-2014	4/30/2012	4/17/2012	TE
1394997	KATHERINE Z HAWKINS	08-24-2009	01-31-2014	3/1/2012	4/25/2012	TE
123768	CHRISTINE A SNYDER	01-19-2006	03-31-2014	4/30/2012	4/11/2012	TE
144552	SHERRIE L. SWENSEN	06-07-2007	03-31-2014	4/30/2012	4/17/2012	TE
40007	DERON DALE WILKERSON	05-16-2002	03-31-2014	4/30/2012	4/6/2012	TE
40007	DERON DALE WILKERSON	05-16-2002	03-31-2014	4/30/2012	4/6/2012	TS
137008	GREGORY T ATKINS	11-21-2006	04-30-2014	5/30/2009	4/25/2012	TS
1393264	TIFFANY A. RASMUSSEN	07-28-2009	03-31-2014	4/30/2012	4/9/2012	TE

7.4/0
JAN

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, Fifth Floor
PO Box 140874
Salt Lake City, UT 84114
Telephone: 801-366-0375

For Next Mtg

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

DANIEL ALFONSO BLANCO
5418 W. Big Springs Drive
West Jordan, UT 84088
License No. 90232

STIPULATION AND ORDER

Docket No.

Enf. Case No. 3101

STIPULATION

1. Respondent, Daniel Alfonso Blanco, is a licensed title insurance agent in the State of Utah, holding License 90232.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

- a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
- b. Respondent admits the Findings of Fact and Conclusions made therefrom;

- c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and
- d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

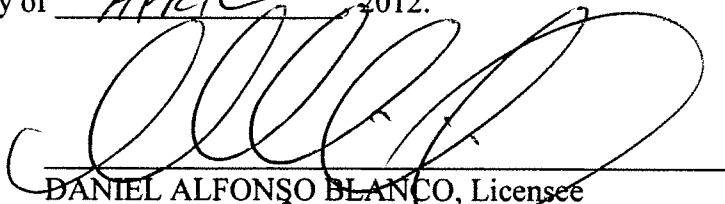
3. Respondent is aware of his right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner and Title and Escrow Commission as to all matters herein.

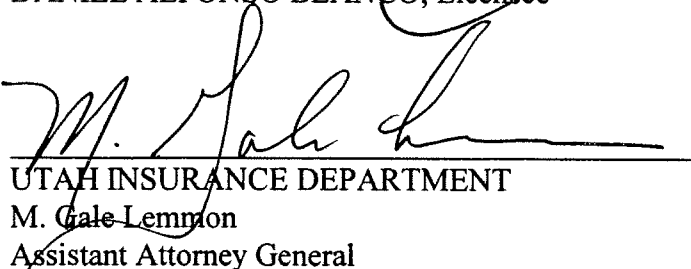
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to his rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Title and Escrow Commission is solely for purpose of disposition of the matter entitled herein.

DATED this 9 day of APRIL 2012.



DANIEL ALFONSO BLANCO, Licensee



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Office makes the following Findings of Fact:

FINDINGS OF FACT

1. On August 1, 2011, Respondent was allowed to renew his license based on his continuous up to date notification of his pending criminal case in the United States District Court for the District of Utah, Case # 2:10cr01030. The charges brought against Respondent involved wire fraud and money laundering.

2. On January 25, 2012, Respondent communicated with the Title Division expressing his wish to voluntarily surrender his producer license.

3. On January 31, 2012, Scott Halverson, Respondent's supervisor at Integrated Title Insurance Services, LLC communicated with the Division stating that "Mr. Blanco wishes to surrender his license as part of a plea agreement with the state." A check of the criminal matter revealed that Respondent had entered a plea of guilty to wire fraud and money laundering on January 5, 2012.

4. On January 31, 2012, a Division employee sent an email to Respondent informing his that the Department could not accept his request for voluntary surrender of his license but could offer him revocation of the license by stipulation and order.

5. On January 31, 2012, Respondent agreed to revocation of his license by stipulation and order.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Respondent's title insurance agent's license should be revoked pursuant to Utah Code Ann. § 31A-23a-111:

- (xiv) is convicted of a felony;
- (xv) admits or is found to have committed an insurance unfair trade practice or fraud;
- (xvi) in the conduct of business in this state or elsewhere:
 - (A) uses fraudulent, coercive, or dishonest practices; or
 - (B) demonstrates incompetence, untrustworthiness, or financial irresponsibility. . . .


RECOMMENDED ORDER

IT IS RECOMMENDED THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTY:

1. Respondent, Daniel Alfonso Blanco's title agent's license be revoked forthwith.
2. Respondent immediately cease doing any insurance business in the State of Utah.

DATED this 10th day of April, 2012.

NEAL T. GOOCH
Insurance Commissioner


MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone: (801) 538-3800

ADOPTION OF RECOMMENDED ORDER AND IMPOSITION OF PENALTY

By a vote of _____ to _____, taken in open meeting on this date, the Title and Escrow

Commission hereby adopts the recommended order of the presiding officer and imposes the penalty recommended herein above.

DATED this _____ day of _____, 2012.

Dirk Donald Keyes, Chairman
Title and Escrow Commission

NOTIFICATION

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

R592. Insurance, Title and Escrow Commission.

R592-16. Agency Supervision by Qualifying Licensee.

R592-16-1. Authority.

This rule is promulgated pursuant to Subsections 31A-2-404(2)(a)(ii), (iv) and (b), which direct the Title and Escrow Commission to make rules pertaining to the licensing of a title licensee, standards of conduct for a title insurer, agency or producer, and require the Title and Escrow Commission's concurrence in the issuance and renewal of title licensee licenses.

R592-16-2. Purpose and Scope.

(1) The purpose of this rule is to establish guidelines for agency licensing specifically in regard to 31A-23a-204(1), in order to ensure that all agencies have a dedicated licensee with a requisite level of experience directly supervising the title and escrow operations of their agency.

(2) This rule applies to all applicants for a title insurance agency license or renewal of a title insurance agency license.

R592-16-3. Definitions.

"Qualifying Licensee" means the individual or individuals designated by the agency under Section 31A-23a-204(1).

R592-16-4. Licensing/Supervision.

(1) The Commission finds that in order to protect the public the Qualifying Licensee shall be:

(a) devoted to only a single agency;

(b) responsible for the direct supervision and oversight of the title and escrow operations of their agency; and

(c) named as the "Qualifying Licensee" for only a single agency.

(2) The Qualifying Licensee may seek an exemption from compliance with this rule, from the Commissioner, with concurrence of the Commission.

R592-16-5. Enforcement Date.

The commissioner will begin enforcing this rule upon the rule's effective date.

R592-16-6. Severability.

If any provision of this rule or its application to any person or situation is held to be invalid, that invalidity shall not affect any other provision or application of this rule which can be given effect without the invalid provision or application, and to this end the provisions of this rule are declared to be severable.

KEY: title insurance

31A-2-404; 31A-23a-204

R592. Insurance, Title and Escrow Commission.

R592-17. Minimum Mandatory Search Standards and Requirements.

R592-17-1. Authority.

This rule is promulgated pursuant to Subsection 31A-2-404(2)(a), which directs the Title and Escrow Commission to make rules for the administration of the provisions of Title 31A related to title insurance; and Subsection 31A-23a-406(8) pertaining to minimum mandatory search standards.

R592-17-2. Purpose and Scope.

(1) The purpose of this rule is to establish guidelines, pursuant to 31A-23a-406(8), for title insurance producers conducting searches on real estate located in the state of Utah.

(2) This rule applies to all title insurance licensees.

R592-17-3. Definitions.

"Minimum mandatory search" means a search and examination conducted by:

- (1) a person licensed with a title search line of authority in the state of Utah has, for the purpose to issue title commitments, policies, endorsements, guarantees and other insurance products:
 - (a) inspected the applicable land, title, and other records within the jurisdiction relating to the ownership of the real property; or
 - (b) directly supervises a non-licensed individual to inspect the applicable land, title, and other records within the jurisdiction relating to the ownership of the real property; and
- (2) a person licensed with a title search line of authority in the state of Utah has, for the purpose to issue title commitments, policies, endorsements, guarantees and other insurance products, examined the applicable documents within the chain of title.

R592-17-4. Counter Signature.

Any title commitments, policies, endorsements, guarantees and other insurance products issued by a title insurance licensee shall be countersigned by a title insurance licensee with a title search line of authority in the state of Utah which counter signature certifies that the title insurance licensee has performed a minimum mandatory search.

R592-17-5. Enforcement Date.

The commissioner will begin enforcing this rule upon the rule's effective date.

R592-17-6. Severability.

If any provision of this rule or its application to any person or situation is held to be invalid, that invalidity shall not affect any other provision or application of this rule which can be given effect without the invalid provision or application, and to this end the provisions of this rule are declared to be severable.